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Fill in this information to identify your case:		
United States Bankruptcy Court for the: Northern District of: Illinois (State)		
Case number (if known)	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13	Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	art 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name	Briana	
	Write the name that is on	First name	First name
	your government-issued picture identification (for example, your driver's	Middle name	Middle name
	license or passport	Winters Last name	Last name
	Bring your picture identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2.	All other names you		
	have used in the last	First name	First name
	8 years Include your married or	Middle name	Middle name
	maiden names.	Last name	Last name
		First name	First name
		Middle name	Middle name
		Last name	Last name
3.	Only the last 4 digits of your Social	XXX - XX- 8655	xxx - xx-
	Security number or federal Individual	OR	OR
	Taxpayer Identification number (ITIN)	9 xx - xx-	9 xx - xx-

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Debtor 1 Briana First Name	Middle Name	Winters Last Name	_ Case number (if ki	nown)	
	About Debtor 1:		About Debte	or 2 (Spouse Only in	a Joint Case):
4. Any business names and Employer	I have not used any bu	siness names or EINs.	I have no	ot used any business nan	nes or EINs.
Identification Numbers (EIN) you have used in the last	Business name		Business na	ime	
8 years	Business name		Business na	ime	
Include trade names and doing business as names	EIN		EIN		
	EIN		EIN		
5. Where you live	7652 S Chida Ava		If Debtor 2 li	ives at a different addre	ess:
	7653 S Clyde Ave Number Street		Number	Street	
	Chicago Illinois City State	60649 Zip Code	City	State	Zip Code
	Cook	· 			·
	If your mailing address is above, fill it in here. Note notices to you at this mailing	that the court will send any		mailing address is di Note that the court will ddress.	
	Number Street		Number	Street	
	City Stat	e Zip Code	City	State	Zip Code
6. Why you are choosing this district	Check one:		Check one:		
to file for bankruptcy		before filing this petition, I have er than in any other district.		last 180 days before filin	
	I have another reason.	Explain. (See 28 U.S.C. §§ 1408.)	I have an	nother reason. Explain. (S	ee 28 U.S.C. §§ 1408.)
			-		
			-		
			-		
			_		

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Debtor 1 Briana		Winters	Case number (if kno	wn)
First Name	Middle Name	Last Name		
Part 2: Tell the Court Abo	out Your Bankruptcy C	Case		
 The chapter of the Bankruptcy Code you are choosing to file under 		f description of each, see <i>Notice Req</i> 10)). Also, go to the top of page 1 and		
8. How you will pay the fee	more details about cashier's check, or may pay with a creation in the cashier's check, or may pay with a creation in the cashier's check, or may pay with a creation in the cashier's check, or may pay in the cash of the cas	t how you may pay. Typically, if you r money order If your attorney is edit card or check with a pre-printer fee in installments. If you choose y Your Filing Fee in Installments (Corfee be waived (You may request not required to, waive your fee, any line that applies to your family significant or the state of the	ou are paying the submitting you ed address. ethis option, sign official Form 103 this option only ad may do so onlize and you are users	
9. Have you filed for bankruptcy within the last 8 years?	✓ No. Yes. District District District		MM / DD / YYYY MM / DD / YYYY MM / DD / YYYY	Case number Case number Case number
10. Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	Yes. Debtor District Debtor District	<u>W</u> hen <u>W</u> hen	MM / DD / YYYY	Relationship to you Case number, if known Relationship to you Case number, if known
11. Do you rent your residence?	✓ No. Go to	llord obtained an eviction judgment a to line 12. out <i>Initial Statement About an Eviction</i> bankruptcy petition.		

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Winters Debtor 1 Briana Case number (if known) Middle Name First Name Last Name Report About Any Businesses You Own as a Sole Proprietor Part 3: 12. Are you a sole No. Go to Part 4. **✓** proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance **Bankruptcy Code and** sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are you a small business debtor? No. I am not filing under Chapter 11. **|** For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have **V** No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

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Debtor 1 Briana Winters Case number (if known)
First Name Middle Name Last Name

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling **About Debtor 1:** About Debtor 2 (Spouse Only in a Joint Case): You must check one: You must check one: 15. Tell the court whether you have I received a briefing from an approved credit I received a briefing from an approved credit received briefing counseling agency within the 180 days before I counseling agency within the 180 days before I about credit filed this bankruptcy petition, and I received a filed this bankruptcy petition, and I received a counseling. certificate of completion. certificate of completion. Attach a copy of the certificate and the payment plan. Attach a copy of the certificate and the payment plan. The law requires that if any, that you developed with the agency. if any, that you developed with the agency. you receive a briefing about credit I received a briefing from an approved credit I received a briefing from an approved credit counseling before you counseling agency within the 180 days before I counseling agency within the 180 days before I file for bankruptcy. filed this bankruptcy petition, but I do not have a filed this bankruptcy petition, but I do not have a certificate of completion. certificate of completion. You must truthfully check one of the Within 14 days after you file this bankruptcy petition, Within 14 days after you file this bankruptcy petition, following choices. If you MUST file a copy of the certificate and payment you MUST file a copy of the certificate and payment you cannot do so, you are not eligible to file. I certify that I asked for credit counseling services I certify that I asked for credit counseling services from an approved agency, but was unable to from an approved agency, but was unable to If you file anyway, the obtain those services during the 7 days after I obtain those services during the 7 days after I court can dismiss your made my request, and exigent circumstances made my request, and exigent circumstances case, you will lose merit a 30-day temporary waiver of the merit a 30-day temporary waiver of the whatever filing fee you requirement. requirement. paid, and your creditors can begin To ask for a 30-day temporary waiver of the To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what requirement, attach a separate sheet explaining what collection activities efforts you made to obtain the briefing, why you were efforts you made to obtain the briefing, why you were again. unable to obtain it before you filed for bankruptcy, and unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this what exigent circumstances required you to file this Your case may be dismissed if the court is dissatisfied Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before with your reasons for not receiving a briefing before you filed for bankruptcy. you filed for bankruptcy. If the court is satisfied with your reasons, you must still If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days. for cause and is limited to a maximum of 15 days. I am not required to receive a briefing about credit I am not required to receive a briefing about credit counseling because of: counseling because of: Incapacity. I have a mental illness or a mental Incapacity. I have a mental illness or a mental deficiency that makes me deficiency that makes me incapable of realizing or making incapable of realizing or making rational decisions about finances. rational decisions about finances. My physical disability causes me to Disability. My physical disability causes me to Disability. be unable to participate in a be unable to participate in a briefing in person, by phone, or briefing in person, by phone, or through the internet, even after I through the internet, even after I reasonably tried to do so. reasonably tried to do so. Active duty. I am currently on active military Active duty. I am currently on active military duty in a military combat zone. duty in a military combat zone. If you believe you are not required to receive a briefing If you believe you are not required to receive a briefing about credit counseling, you must file a motion for about credit counseling, you must file a motion for waiver of credit counseling with the court. waiver of credit counseling with the court.

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Debtor 1 Briana First Name	Wint Middle Name Last	ters Case nun	mber (if known)
	estions for Reporting Purposes	Name	
16. What kind of debts do you have?	16a. Are your debts primarily co "incurred by an individual pr No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily bu	imarily for a personal, family, usiness debts? Business deb estment or through the opera	ots are debts that you incurred to obtain ation of the business or investment.
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	expenses are paid that fund No.		exempt property is excluded and administrative to unsecured creditors?
18. How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	1,000-5,000 5,001-10,000 10,001-25,000	☐ 25,001-50,000 ☐ 50,001-100,000 ☐ More than 100,000
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 m \$100,000,001-\$500 i	llion \$1,000,000,001-\$10 billion s10,000,000,001-\$50 billion
20. How much do you estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 m \$100,000,001-\$500 i	llion \$1,000,000,001-\$10 billion sillion \$10,000,000,001-\$50 billion
Part 7: Sign Below	Lhava avaninad this patition and	l de alone conden a conditir of a co	
For you	correct. If I have chosen to file under Chap of title 11, United States Code. I u under Chapter 7. If no attorney represents me and I out this document, I have obtained I request relief in accordance with I understand making a false staten	oter 7, I am aware that I may prinderstand the relief available did not pay or agree to pay so and read the notice required the chapter of title 11, United nent, concealing property, or e can result in fines up to \$25, and 3571.	rjury that the information provided is true and proceed, if eligible, under Chapter 7, 11,12, or 1 a under each chapter, and I choose to proceed comeone who is not an attorney to help me fill d by 11 U.S.C. § 342(b). d States Code, specified in this petition. obtaining money or property by fraud in 50,000, or imprisonment for up to 20 years, or
	Executed on 9/27/2017 MM / DD / Y	E	Executed on

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Debtor 1 Briana		Winters	Case number (if k	nown)
First Name	Middle Name	Last Name		
For your attorney, if you are represented by one	eligibility to proceed un	der Chapter 7, 11, 12,	or 13 of title 11, United	ave informed the debtor(s) about I States Code, and have explained the so certify that I have delivered to the
If you are not	debtor(s) the notice requ	uired by 11 U.S.C. § 3	42(b) and, in a case in w	hich § 707(b)(4)(D) applies, certify that I
represented by an	have no knowledge afte	r an inquiry that the ir	nformation in the schedu	ules filed with the petition is incorrect.
attorney, you do not	· ·	, ,		•
need to file this page.	/s/ Megan Holmes		Date	9/27/2017
	Signature of Attorney	for Debtor	MI	M / DD / YYYY
	Megan Holmes			
	Printed name			
	Semrad Law Firm			
	Firm name			
	11101 S. Western Ave	enue		
	Street			
	Chicago		Illinois	60643
	City		State	Zip Code
	Contact phone	3128374019	Email address	mholmes@semradlaw.com
			Illinois	
	Bar number		State	

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Fill in this infor	mation to identify your ca	ase:	
Debtor 1	Briana		Winters
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States E	Bankruptcy Court for the:	Northern	District of Illinois
Case number (If known)	,		(State)

	Check if	this	is	an
_	amende	d filir	ng	

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information 12/1

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

Part 1: Summarize Your Assets	
	Your assets Value of what you own
. Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$0.00
1b. Copy line 62, Total personal property, from <i>Schedule A/B</i>	\$9,160.00
1c. Copy line 63, Total of all property on <i>Schedule A/B</i>	\$9,160.00
art 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$13,957.00
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$0.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$4,980.00
Your total liabilities	\$18,937.00
Part 3: Summarize Your Income and Expenses	
Teller Cultillianze i oui income and Expenses	
·	
4. Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$2,050.70
4. Schedule I: Your Income (Official Form 106I)	\$2,050.70

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Winters Debtor 1 Briana _ Case number (if known) Middle Name First Name Last Name Part 4: **Answer These Questions for Administrative and Statistical Records** 6. Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes. 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those incurred by an individual primarily for a personal, family, or household purpose. 11 U.S.C. § 101(8). Fill out lines 8-10 for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official \$1,348.92 Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: From Part 4 on Schedule E/F, copy the following: **Total claim** \$0.00 9a. Domestic support obligations (Copy line 6a.) \$0.00 9b. Taxes and certain other debts you owe the government. (Copy line 6b.) \$0.00 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) \$0.00 9d. Student loans. (Copy line 6f.) \$0.00 9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.) \$0.00 9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)

\$0.00

9g. Total. Add lines 9a through 9f.

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Fill in this	inforr	nation to identify your c	ase:						
Debtor 1		Briana			Winters				
Debtor 1		First Name	Middle N	lame	Last Name				
Debtor 2 (Spouse, if fil	ing)	First Name	Middle N	lame	Last Name				
United Sta	ates B	ankruptcy Court for the:	Northern	ianio	District of Illinois				
Case num			<u></u>		(State)				
(If known)									Check if this is an
Officia	ıl Fo	orm 106A/B							amended filing
Sched	lub	e A/B: Prope	erty						12/1
category v responsibl write your	where e for name	you think it fits best. I supplying correct infor and case number (if k	Be as complete a mation. If more s known). Answer e	nd a pace very	•	narried peopl te sheet to tl	le are his for	filing together, both a m. On the top of any a	re equally
			•		or Other Real Estate You				
_		or have any legal or ed So to Part 2	quitable interest	in an	y residence, building, land,	or similar pro	operty	?	
Ш	Yes.	Where is the property?							
				Wh	at is the property? Check all	that apply.			claims or exemptions. Put red claims on <i>Schedule D:</i>
1.1	Stree	t address, if available, or	other description	늗	Single-family home				nims Secured by Property.
				H	Duplex or multi-unit building Condominium or cooperative		(Current value of the	Current value of the
				H	Manufactured or mobile hom	е	•	entire property?	portion you own?
				H	Land	-	-		
	Num	ber Street		H	Investment property			Describe the nature o	
					Timeshare			nterest (such as fee s the entireties, or a life	
	City	State	Zip Code		Other				
					o has an interest in the pro	erty? Check		Check if this is co (see instructions)	mmunity property
				one	e. Debtor 1 only				
				H	Debtor 2 only				
				H	Debtor 1 and Debtor 2 only				
				H	At least one of the debtors an	d another			
				Oti	ner information you wish to	add about thi	is item	ı, such as local	
					perty identification number				
If you	own	or have more than one, li	ist here:						
1.2				Wh	at is the property? Check all	that apply.			claims or exemptions. Put red claims on <i>Schedule D:</i>
1.2	Stree	t address, if available, or	other description	H	Single-family home Duplex or multi-unit building			Creditors Who Have Cla	ims Secured by Property.
				H	Condominium or cooperative			Current value of the	Current value of the
				H	Manufactured or mobile hom		•	entire property?	portion you own?
				H	Land		-		
	Num	ber Street			Investment property			Describe the nature on terest (such as fee s	
	0.1	01-1-	7'- 0-1-		Timeshare Other			the entireties, or a life	
	City	State	Zip Code		Other				<u> </u>
				Wh one	o has an interest in the prop	erty? Check		Check if this is co (see instructions)	mmunity property
					Debtor 1 only			_	
				F	Debtor 2 only				
				H	Debtor 1 and Debtor 2 only				
				F	At least one of the debtors an	d another			
					ner information you wish to perty identification number		is item	ı, such as local	

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Debtor 1	Briana First Name	Middle Name	Winters Last Name	Case number	(if known)	
1.3 Stre	et address, if available, or ot	[That is the property? Check all that Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home	apply.	the amount of any secu	claims or exemptions. Put red claims on <i>Schedule D:</i> ims Secured by Property. Current value of the portion you own?
Nur City	mber Street State	Zip Code	Land Investment property Timeshare Other	_	Describe the nature or interest (such as fee s the entireties, or a life	imple, tenancy by
		[] [] [] 0	The has an interest in the property Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and an other information you wish to add a reperty identification number:	other	Check if this is co (see instructions) such as local	mmunity property
	the dollar value of the pove attached for Part 1. Wi	rtion you own for a rite that number he	Il of your entries from Part 1, incluere.	uding any entries	s for pages	
	Describe Your Vehicle		in any vehicles, whether they are	registered or no	t? Include any vehicles	
you own t	hat someone else drives. If yans, trucks, tractors, sport ut	you lease a vehicle, a	also report it on Schedule G: Executo			
3.1	Model: Year:	Toyota Corolla 2014	Who has an interest in the propone. Debtor 1 only	perty? Check	the amount of any secu	claims or exemptions. Put ured claims on <i>Schedule D:</i> aims Secured by Property.
	Approximate mileage: Other information: 2014 Toyota Corolla	174000	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors an		Current value of the entire property? \$8060.00	Current value of the portion you own? \$8060.00
3.2	Make Model: Year:		who has an interest in the propose. Debtor 1 only	perty? Check	the amount of any secu	claims or exemptions. Put ured claims on Schedule D: aims Secured by Property.
	Approximate mileage: Other information:		Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors an Check if this is community instructions)		Current value of the entire property?	Current value of the portion you own?

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	Briana First Name	Middle Name	Last Name	ber (if known)	
3.3	Make Model: Year:		Who has an interest in the property? Check one. Debtor 1 only	the amount of any secu	claims or exemptions. Fured claims on Schedule aims Secured by Property
	Approximate mileage:		Debtor 2 only	Current value of the	Current value of the
	Other information:		Debtor 1 and Debtor 2 only	entire property?	portion you own?
			At least one of the debtors and another		
			Check if this is community property (see instructions)		
3.4	Make		Who has an interest in the property? Check		claims or exemptions. I
	Model: Year:		one.	the amount of any secu Creditors Who Have Cla	
	Approximate mileage:		Debtor 1 only		,
			Debtor 2 only	Current value of the entire property?	Current value of the portion you own?
	Other information:		Debtor 1 and Debtor 2 only	————————	portion you own:
			At least one of the debtors and another		
			Check if this is community property (see instructions)		
Exar		•	er recreational vehicles, other vehicles, and ac t, fishing vessels, snowmobiles, motorcycle access		
Exar	nples: Boats, trailers, motors No Yes Make Model:	•	t, fishing vessels, snowmobiles, motorcycle access Who has an interest in the property? Check one.	Ories Do not deduct secured the amount of any secu	red claims on <i>Schedul</i> e
Exar	nples: Boats, trailers, motors No Yes Make Model: Year:	•	t, fishing vessels, snowmobiles, motorcycle access Who has an interest in the property? Check one. Debtor 1 only	Do not deduct secured the amount of any secured Creditors Who Have Cla	ured claims on <i>Schedul</i> aims Secured by Proper
Exar	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage:	•	t, fishing vessels, snowmobiles, motorcycle access Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only	Do not deduct secured the amount of any secundary who Have Clause Current value of the	ured claims on Schedule aims Secured by Proper Current value of the
Exar	nples: Boats, trailers, motors No Yes Make Model: Year:	•	who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	Do not deduct secured the amount of any secured Creditors Who Have Cla	ured claims on <i>Schedul</i> e aims Secured by Propen
Exar	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage:	•	who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property?	ured claims on Schedule aims Secured by Proper Current value of the
Exar	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage:	•	who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property?	ured claims on Schedule aims Secured by Proper Current value of the
Exar	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage:	•	who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property? Do not deduct secured	ured claims on Schedulk aims Secured by Proper Current value of the portion you own? claims or exemptions.
Exar	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model:	•	who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check one.	Do not deduct secured the amount of any secured the amount of any secured the entire property? Do not deduct secured the amount of any secured the	ured claims on Schedulaims Secured by Proper Current value of the portion you own? claims or exemptions. I ured claims on Schedula
Exar	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year:	•	Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check one. Debtor 1 only	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property? Do not deduct secured	claims or Schedule claims Secured by Proper current value of the portion you own? claims or exemptions. I
Exar	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model:	•	Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only	Do not deduct secured the amount of any secured the amount of any secured the entire property? Do not deduct secured the amount of any secured the	claims on Scheduk aims Secured by Proper Current value of the portion you own? claims or exemptions. I ured claims on Scheduk aims Secured by Proper Current value of the
Exar	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year:	•	who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 2 only Debtor 2 only	Do not deduct secured the amount of any secured the amount of any secured the entire property? Do not deduct secured the amount of any secured the	claims or Schedule control of the portion you own? claims or exemptions. I
Exar	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year: Approximate mileage:	•	Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only	Do not deduct secured the amount of any secured the amount of any secured the entire property? Do not deduct secured the amount of any secured the	claims on Scheduk aims Secured by Proper Current value of the portion you own? claims or exemptions. I ured claims on Scheduk aims Secured by Proper Current value of the
Exar	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year: Approximate mileage:	•	who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 2 only Debtor 2 only	Do not deduct secured the amount of any secu Creditors Who Have Classes Do not deduct secured the amount of any secu Creditors Who Have Classes Current value of the entire property?	claims or exemptions. claims Secured by Proper Current value of th

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Winters Debtor 1 Briana Case number (if known) Middle Name First Name Last Name Part 3: **Describe Your Personal and Household Items** Current value of the Do you own or have any legal or equitable interest in any of the following items? portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware Yes. Describe... 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music Yes. Describe... I Phone 6 Plus \$600.00 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections, other collections, memorabilia, collectibles Yes. Describe... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No Yes. Describe... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment Yes. Describe... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories Yes. Describe... Misc. Clothing \$500.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No Yes. Describe... 13. Non-farm animals Examples: Dogs, cats, birds, horses Yes. Describe... 14. Any other personal and household items you did not already list, including any health aids you did not list No Yes. Describe... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$1100.00 for Part 3. Write that number here

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Winters Debtor 1 Briana Case number (if known) Middle Name First Name Last Name Part 4: **Describe Your Financial Assets** Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. **Cash** Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition **✓** No Yes Cash: 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. Institution name: 17.1. Checking account: 17.2. Checking account: 17.3. Savings account: 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts **✓** No Institution or issuer name: Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture % of ownership: Name of entity Yes. Give specific information about

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Deb.	tor 1 Briana	Middle None	Winters	Case number (if known)	
20.		Middle Name orate bonds and other negotial			
		include personal checks, cashiers ents are those you cannot transfe			
	✓ No Yes. Give specific				
	information about them	Issuer name:			
21.	Retirement or pension Examples: Interests in IF), thrift savings account	s, or other pension or profit-sharing plans	
	✓ No				
	Yes. List each	Type of account:	Institution name:		
	account separately.	401(k) or similar plan:	-		
		Pension plan:			. ———
		IRA:			
		Retirement account:			
		Keogh:			
		Additional account:			
		Additional account:			
22.		prepayments I deposits you have made so that with landlords, prepaid rent, publi			
	✓ No		Institution name:		
	Yes	Electric:			. ———
		Gas:			
		Heating oil:			
		Security deposit on rental unit:			
		Prepaid rent:			
		Telephone:			
		Water:			
		Rented furniture:			·
		Other:			·
23.	Annuities (A contract fo	or a periodic payment of money to	you, either for life or fo	or a number of years)	
	✓ No	Issuer name and description:			
	Yes	iodadi mamo and description.			
		-			
					<u> </u>

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Debt	or 1 Briana	Winters Case number (if known) Middle Name Last Name	
24.	First Name Interests in a	Middle Name Last Name an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition progra	m.
		530(b)(1), 529A(b), and 529(b)(1).	
	✓ No Yes	Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c):	
			_
25.		able or future interests in property (other than anything listed in line 1), and rights or powers for your benefit	
	✓ No Yes. Desc	oriho.	
	res. Desc	JIDE	
26.		yrights, trademarks, trade secrets, and other intellectual property	
	Examples: Inte	ernet domain names, websites, proceeds from royalties and licensing agreements	
	Yes. Desc	cribe	
27.		nchises, and other general intangibles ilding permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses	
	✓ No		
	Yes. Desc	pribe	
Mor	ney or proper	rty owed to you?	Current value of the portion you own? Do not deduct secured claims or exemptions.
	ney or proper		portion you own?
	Tax refunds ov	wed to you	portion you own? Do not deduct secured claims or exemptions.
	Tax refunds on ✓ No — Yes. Give s abou	wed to you specific information ut them, including whether	portion you own? Do not deduct secured claims or exemptions.
	Tax refunds ov No Yes. Give s abou you a	specific information It them, including whether already filed the returns the tax years	portion you own? Do not deduct secured claims or exemptions. \$0.00
28.	Tax refunds ov No Yes. Give s abou you a	specific information It them, including whether already filed the returns the tax years	portion you own? Do not deduct secured claims or exemptions.
28.	Tax refunds ov No Yes. Give s abou you a and t Family suppor Examples: Past	specific information It them, including whether already filed the returns the tax years	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00
28.	Tax refunds on No Yes. Give s about you a and t Family support Examples: Past	specific information It them, including whether already filed the returns the tax years It total: Local: Alimony:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00
28.	Tax refunds on No Yes. Give s about you a and t Family support Examples: Past	specific information It them, including whether already filed the returns the tax years It tax years	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds on No Yes. Give s about you a and t Family support Examples: Past	specific information It them, including whether already filed the returns the tax years	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 solutions \$0.00
28.	Tax refunds on No Yes. Give s about you a and t Family support Examples: Past	specific information It them, including whether already filed the returns the tax years	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 tent \$0.00 \$0.00 \$0.00
28.	Tax refunds on No Yes. Give s about you a and t Family support Examples: Past	specific information It them, including whether already filed the returns the tax years It total: Local: It due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property se	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 ent \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds on No Yes. Give s about you a and t Family support Examples: Past No Yes. Give s Other amount	specific information It them, including whether already filed the returns the tax years	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 ent \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds on No Yes. Give s about you a and t Family support Examples: Past No Yes. Give s Other amount Examples: Unp	specific information It them, including whether already filed the returns the tax years	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 ent \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds on ✓ No Yes. Give s about you a and t Family support Examples: Past ✓ No Yes. Give s Other amount Examples: Unp Soc ✓ No	specific information If them, including whether already filed the returns the tax years	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 ent \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds on No Yes. Give s about you a and t Family support Examples: Past No Yes. Give s Other amount Examples: Unp Soc	specific information If them, including whether already filed the returns the tax years	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 ent \$0.00 \$0.00 \$0.00 \$0.00 \$0.00

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Deb	tor 1 Briana	Winters	Case number (if known)	
	First Name	Middle Name Last Name		-
31.	Interests in insurance policies			
	Examples: Health, disability, or life i	insurance; health savings account (HS	A); credit, homeowner's, or renter's insurance	
		,		
	✓ No			
		Company name:	Beneficiary:	Surrender or refund value:
	Yes. Name the insurance comp	pany	··	
	of each policy and list its value			
	or each policy and list its value	·····		
		·		
				
32.	Any interest in property that is o	due you from someone who has die	<u>d</u>	
			rance policy, or are currently entitled to receive	
			rance pency, or are carreinly critical to receive	
	property because someone has die	eu.		
	□ Na			
	✓ No			
	Yes. Describe			
	1 301 2 3001112 3111			
00	Olaima amaimat thind mantica			
33.		ether or not you have filed a lawsui		
	Examples: Accidents, employment	disputes, insurance claims, or rights t	o sue	
	√ No			
	Yes. Describe			
	_			
	-			
34.	Other contingent and unliquidat	ted claims of every nature, including	g counterclaims of the debtor and rights	
	to set off claims	· · · · · · · · · · · · · · · · · · ·	• • • • • • • • • • • • • • • • • • • •	
	to set on oranns			
	No No			
	✓ NO			
	Yes. Describe			
	Tool Dood.iiboiii			
25	Any financial coasts you did not	already list		
33.	Any financial assets you did not	alleady list		
	No.			
	✓ No			
	Yes. Describe			
	Tool Dood.iiboiii			
36	Add the dellar value of all of you	r entries from Part 4 including an	entries for pages you have attached	
30.				
	for Part 4. Write that number he	re	/	
Part	5. Describe Any Business-F	Related Property You Own or F	lave an Interest In. List any real estate in Pa	art 1
1 art	5. Becombe 7any Business 1	lolatour roporty rou ouril or r	iavo an interest ini biot any roai estate in r	ui (ii
37.	Do you own or have any legal or	equitable interest in any business-	related property?	
			• • •	0
	No. Go to Part 6.			Current value of the
				portion you own?
	Yes. Go to line 38.			Do not deduct secured claims
				or exemptions
38.	Accounts receivable or commiss	sions you already earned		
		, , 		
	No No			
	✓ No			
	Yes. Describe			
				_
30	Office equipment furnishings	nd cupplies		
39.	Office equipment, furnishings, a		ton for an about the control of the	and the second s
	Examples: Business-related compu	iters, software, modems, printers, cop	iers, fax machines, rugs, telephones, desks, chairs, el	ectronic devices
	✓ No			
1	Yes. Describe			

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Debt	tor 1 Briana	Winters	Case number (if known)	
40	First Name Middle Nam		rada	
40.	Machinery, fixtures, equipment, supplies yo	u use in business, and tools of your t	rade	
	✓ No			
	Yes. Describe			
41.	Inventory			
	✓ No			
	Yes. Describe			
42.	Interests in partnerships or joint ventures			
	✓ No			
	Yes. Give specific	Name of entity:	% of ownership:	
	information about			
	them			
				-
43. C	Customer lists, mailing lists, or other compile	ations		
	Yes. Do your lists include personally identif	iable information (as defined in 11 U.S.	C. § 101(41A))?	
		(
	No			
	Yes. Describe			
44.	Any business-related property you did not a	Iready list		
	✓ No			
	Yes. Give specific			
	information			
				<u> </u>
45 A	dd the dollar value of all of your entries from	Part 5 including any entries for page	nes vou have attached	
	art 5. Write that number here			
	6: Describe Any Farm- and Commerc	rial Fishing-Related Property Vo	ou Own or Have an Interest In	
Part	If you own or have an interest in farmland, list in		ou own or mave an interest in.	
46.	Do you own or have any legal or equitable i	nterest in any farm- or commercial f	ishing-related property?	
	No. Go to Part 7.	-		Current value of the
	Yes. Go to line 47.			portion you own? Do not deduct secured claims
				or exemptions
47.	Farm animals			
	Examples: Livestock, poultry, farm-raised fish			
	✓ No			
	Yes. Describe			

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Debto	or 1 Briana First Name	Middle Name	Winters Last Name	Case number (if known)	
48.	Crops-either grow				
	No Yes. Describe				
49.	Farm and fishing e	equipment, implements, machinery, fixto	ures, and tools of trade		
50	Farm and fishing s	supplies, chemicals, and feed			
	✓ No				
	Yes. Describe				
51.		nmercial fishing-related property you di	d not already list		
	Yes. Describe				
		of all of your entries from Part 6, includ		es you have attached	
Part 7	· Describe All	Property You Own or Have an Inte	erest in That You Did	Nat List Above	
53.	Do you have other	property of any kind you did not alread		NOT EIST ABOVE	
١.,	No No	ickets, country club membership			_
	Yes. Give speci information	fic			
54. Ad	ld the dollar value	of all of your entries from Part 7. Write	that number here		<u> </u>
Part 8	List the Total	s of Each Part of this Form			· · · · · · · · · · · · · · · · · · ·
55. P a	art 1: Total real es	tate, line 2		>	
56. p a	art 2 total vehicles	s, line 5	\$8060.00	_	
57. Pa	art 3: Total person	al and household items, line 15	\$1100.00		
58. Pa	art 4: Total financia	al assets, line 36		_	
59. P	art 5: Total busine	ss-related property, line 45		_	
60. P	art 6: Total farm- a	and fishing-related property, line 52		_	
61. P	art 7: Total other p	property not listed, line 54		_	
62. T o	otal personal prop	erty. Add lines 56 through 61	<u>\$9160.00</u>	Copy personal property total	+ \$9160.00
					\$9160.00
63. To	otal of all property	on Schedule A/B. Add line 55 + line 62			

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Fill in this infor	mation to identify your c	ase:	
Debtor 1	Briana		Winters
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States E	Bankruptcy Court for the:	Northern	District of Illinois
			(State)
Case number (If known)			

Official Form 106C

Check if this is an amended filing

Schedule C: The Property You Claim as Exempt

04/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Pa	rt 1: Identify the Property You Clair	m as Exempt					
1.	Which set of exemptions are you claim	ing? Check one only, ev	ven if your spouse is filing with you.				
	You are claiming state and federal	nonbankruptcy exemp	otions. 11 U.S.C. § 522(b)(3)				
	You are claiming federal exemption	ns. 11 U.S.C. § 522(b)(2)				
2.	For any property you list on Schedule A	A/B that you claim as e	exempt, fill in the information below.				
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption			
	Brief description: Toyota Corolla, 2014, 2014 Toyota Corolla Line from Schedule A/B: 03	\$8,060.00	\$0 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(c); 735 ILCS 5/12-1001(b)			
	Brief description:	\$600.00	\$600.00	735 ILCS 5/12-1001(b)			
	Line from Schedule A/B: 07		100% of fair market value, up to any applicable statutory limit	_			
3.	Are you claiming a homestead exemption of more than \$160,375? (Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.) No Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case? No Yes						

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De	ebtor 1 Briana First Name Midd	dle Name	Winters Last Name	Case number (if known)	
Pa	rt 2: Additional Page				
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Check only one b	emption you claim ox for each exemption.	Specific laws that allow exemption
	Brief description: Misc. Clothing Line from Schedule A/B: 11	\$500.00	100% of fair applicable si	\$500.00 market value, up to any tatutory limit	735 ILCS 5/12-1001(a)

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		DC	cument Page 22 or	03		
Fill in this infor	mation to identify your ca	se:				
Debtor 1	Briana		Winters			
	First Name	Middle Name	Last Name			
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name			
United States E	Bankruptcy Court for the:	Northern	District of Illinois			
Case number			(State)			
Official	Form 106D			J		Check if this is an amended filing
Schedu	le D: Credito	ors Who Ha	ve Claims Secure	ed by Prop	erty	12/15
nore space is name and case 1. Do any o No. (Yes.	needed, copy the Addition in the contract of t	ecured by your proper it this form to the court	e are filing together, both are equipper the entries, and attach it to the ty? with your other schedules. You have	his form. On the top o	of any additional pag	
2. List all separate	secured claims. If a credit	nan one creditor has a par	cured claim, list the creditor ticular claim, list the other creditors order according to the creditor's	Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion If any
Beaver City Who ow Deb Deb At leand	Dam WI 53916 State ZIP Code res the debt? Check one. stor 1 only stor 2 only stor 1 and Debtor 2 only east one of the debtors another eck if this claim relates a community debt	2014 Toyota Corolla As of the date you file Contingent Unliquidated Disputed Nature of lien. Check and agreement you car loan) Statutory lien (such Judgment lien from Other (including a research)	made (such as mortgage or secured as tax lien, mechanic's lien) a lawsuit ight to offset)	\$13,957.00	\$8,060.00	<u>\$5,897.00</u>
Date de incurre		Last 4 digits of accou	nt number0001			

Add the dollar value of your entries in Column A on this page. Write that number

here:

\$13,957.00

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Fill	in this infor	mation to identify your c	ase:					
Deb	otor 1	Briana		Winters				
		First Name	Middle Name	Last Name				
	otor 2							
(Spc	ouse, if filing)	First Name	Middle Name	Last Name				
Uni	ted States B	Sankruptcy Court for the:	Northern	District of Illinois				
				(State)				
	se number nown)							
Of	ficial F	orm 106E/F				Che	ck if this is an	amended filing
Sc	chedu	ule E/F: Cre	editors Who	Have Unse	cured Claims			12/15
othe Forn clair the c	er party to a n 106A/B) a ns that are entries in t wn).	any executory contracts and on <i>Schedule G: Exe</i> I listed in <i>Schedule D: C</i> he boxes on the left. At	s or unexpired leases that cutory Contracts and Une creditors Who Hold Claims tach the Continuation Pag	could result in a claim. xpired Leases (Official I Secured by Property. If	ns and Part 2 for creditors with Also list executory contracts Form 106G). Do not include a fewer space is needed, copy top of any additional pages, we have to be a fewer for the fewer fewer for the fewer	s on <i>Schedu</i> iny creditor the Part yo	lle A/B: Prop s with partial ou need, fill it	erty (Official Ily secured t out, number
Par	t 1: List	All of Your PRIORIT	Y Unsecured Claims					
1.	Do any cr	reditors have priority ur	nsecured claims against ye	ou?				
	✓ No. (Go to Part 2.						
	Yes.							
2.	listed, ider As much a Continuat	ntify what type of claim it as possible, list the claims ion Page of Part 1. If mor	is. If a claim has both priorit	y and nonpriority amount ling to the creditor's name particular claim, list the oth		both priority iority unsecu	and nonprior	rity amounts.
						Tatal	Duianita	Manneiauitu

claim

amount

amount

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Winters Debtor 1 Briana Case number (if known) Middle Name First Name Last Name Part 2: List All of Your NONPRIORITY Unsecured Claims Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules. **✓** Yes. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than four priority unsecured claims fill out the Continuation Page of Part 2. **Total claim** 4.1 AD ASTRA RECOVERY SERV \$667.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 4/2015 7330 W 33RD ST N STE 118 Number Street As of the date you file, the claim is: Check all that apply. Contingent **WICHITA** 67205 Kansas Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt 001 Collection; Collecting for Is the claim subject to offset? **V** ORIGINAL CREDITOR: SPEEDY **✓** No Other. Specify CASH 128 Yes City of Chicago Parking 4.2 \$4,000.00 Last 4 digits of account number Nonpriority Creditor's Name 121 N. LaSalle St # 107A When was the debt incurred? n/a Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Illinois 60602 Chicago State Zip Code Disputed City Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another debts Check if this claim relates to a community debt Other. Specify _ Tickets Is the claim subject to offset? **✓** No Yes NW COLLECTOR \$207.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 7/2013 3601 ALGONQUIN RD SUITE 232 Number Street As of the date you file, the claim is: Check all that apply. Contingent **ROLLING** Illinois 60008 Unliquidated MEADOW State Zip Code City Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Collection; Collecting for Other. Specify ORIGINAL CREDITOR: MEDICAL Is the claim subject to offset? **✓** No Yes

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Debtor 1 Briana Winters _ Case number (if known) Middle Name First Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.4 VERIZON WIRELESS \$106.00 Last 4 digits of account number ___ 8190 Nonpriority Creditor's Name P.O. Box 660108 When was the debt incurred? 7/2015 Number Street As of the date you file, the claim is: Check all that apply. Contingent 75266 Dallas Texas Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify <u>001 UnknownLoan</u>Type Is the claim subject to offset? **✓** No Yes

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Debtor 1 Briana Winters Case number (if known)

First Nai	me Middle Name Last Name		
Part 4: Add th	ne Amounts for Each Type of Unsecured Claim		
	mounts of certain types of unsecured claims. This information is nounts for each type of unsecured claim.	s for s	tatistical reporting purposes or
			Total claims
Total claims from Part 1	6a. Domestic support obligations.	6a.	\$0.00
	6b. Taxes and certain other debts you owe the government	6b.	\$0.00
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00
	6d. Other. Add all other priority unsecured claims. Write that	6d.	\$0.00
	amount here. 6e. Total. Add lines 6a through 6d.	6e.	\$0.00
	ve. Total. Add lines of through vd.	06.	
			Total claims
Total claims from Part 2	6f. Student loans	6f.	\$0.00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00
	6i. Other. Add all other nonpriority unsecured claims. Write	6i.	\$4,980.00
	that amount here.	•	
	6j. Total. Add lines 6f through 6i.	6j.	\$4,980.00

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Fill in this infor	mation to identify your c	ase:		
Debtor 1	Briana		Winters	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States E	Bankruptcy Court for the:	Northern	District of Illinois	
			(State)	
Case number				
(If known)				

Official Form 106G

Check if this is an amended filing

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease

State what the contract or lease is for

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			Do	cument ray	C 20 01	00
Fill in	n this infor	mation to identify your c	ase:			
Deb	tor 1	Briana		Winters		
		First Name	Middle Name	Last Name		
	tor 2	=				
(Spot	use, if filing)	First Name	Middle Name	Last Name		
Unit	ed States E	Sankruptcy Court for the:	Northern	District of Illinois		
Case	e number			(State)		
(If kno						
1						Check if this is an
	<i>c</i>					amended filing
Ot	ficial	Form 106H				
C =	ا ، ، ا ، ما	. II. V O	labtava			
<u> 5c</u>	neaui	e H: Your Cod	leptors			12/15
the e know	entries in t vn). Answe	he boxes on the left. At r every question.		to this page. On the t	op of any A	eeded, copy the Additional Page, fill it out, and number dditional Pages, write your name and case number (if
			lived in a community pro tico, Puerto Rico, Texas, W			nity property states and territories include Arizona, California,
		Go to line 3.				
			er spouse, or legal equiva	lent live with you at the	time?	
	✓	No				
		Yes. In which communit	y state or territory did you	ı live?	Fill in t	he name and current address of that person.
		Name of your spouse, f	ormer spouse, or legal equ	ivalent		
		Number Street				
		City	State	Zip C	ode	
3.	In Column	ı 1, list all of your codel	otors. Do not include you	r spouse as a codebtor	if your spo	use is filing with you. List the person shown in line 2

again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D),

Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 1: Your codebtor

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

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	50	oarriorit	. age 20				
Fill in this information to iden	tify your case:						
Debtor 1 Briana		Winters	8				
First Name	Middle Name	Last Na	ame	— Che	eck if this is:		
Debtor 2 (Spouse, if filing) First Name	Middle Name	Last Na	ame	-	An amended filing		
United States Bankruptcy Court		District of Illin	nois		A supplement showing post-petition chapter 1 expenses as of the following date:		
the: Case number		(5)	tate)		·		
(If known)				_	MM / DD / YYYY		
Official Form 106	<u>l</u>						
Schedule I: Your	Income				12/1		
information about your spous	se. If you are separated and ded, attach a separate she every question.	d your spous	e is not filing	with you, do	r spouse is living with you, include not include information about your ional pages, write your name and case		
Fill in your employment information		Debtor 1			Debtor 2		
information.	Employment status	✓ Employ	ved		Employed		
If you have more than one job attach a separate page with	,		nployed		Not Employed		
information about additional employers.	Occupation						
Include part time, seasonal, or self-employed work.	Employer's name	SCR Medical Transportation 8801 S. Greenwood Ave.					
	Employer's address						
Occupation may include stude or homemaker, if it applies.	ent.	Number Stre	eet		Number Street		
		Chicago City	Illinois State	60619 Zip Code	City State Zip Code		
	How long employed there?	——————————————————————————————————————	———	zip oode	State 2p soce		
Part 2: Give Details Abou	ıt Monthly Income						
spouse unless you are separate	ed. have more than one employer,	-	nformation for		write \$0 in the space. Include your non-filing or that person on the lines below. If you need For Debtor 2 or non-filing spouse		
	salary, and commissions (beforthly, calculate what the monthly		2.	\$1,617.70			
3. Estimate and list monthly			3.	+ \$0.00			
4. Calculate gross income. A	add line 2 + line 3.		4.	\$1,617.70			

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Debtor 1Briana	Winters	Case number	r (if	
First Name Middle Name	Last Name	known)	For Debtor 2 or	
		For Debtor 1	non-filing spouse	
Copy line 4 here	→ 4	\$1,617.70		
5. List all payroll deductions:				
5a. Tax, Medicare, and Social Security deductions	5a.	\$150.00		
5b. Mandatory contributions for retirement plans	5b.	\$0.00		
5c. Voluntary contributions for retirement plans	5c.	\$0.00		
5d. Required repayments of retirement fund loans	5d.	\$0.00		
5e. Insurance	5e.	\$0.00		
5f. Domestic support obligations	5f.	\$0.00		
5g. Union dues	5g.	\$0.00		
5h. Other deductions. Specify:	5h. +	\$0.00 +		
6. Add the payroll deductions. Add lines $5a + 5b + 5c + 5d + +5h$.	5e +5f + 5g 6.	\$150.00		
7. Calculate total monthly take-home pay. Subtract line 6 fro	om line 4. 7.	\$1,467.70		
8. List all other income regularly received:				
8a. Net income from rental property and from operating business, profession, or farm				
Attach a statement for each property and business showi gross receipts, ordinary and necessary business expense the total monthly net income.		\$0.00		
8b. Interest and dividends	8b.	\$0.00		
8c. Family support payments that you, a non-filing spous dependent regularly receive	se, or a			
Include alimony, spousal support, child support, mainten divorce settlement, and property settlement.	nance, 8c.	\$0.00		
8d. Unemployment compensation	8d.	\$0.00		
8e. Social Security	8e.	\$0.00		
8f. Other government assistance that you regularly rece Include cash assistance and the value (if known) of any n cash assistance that you receive, such as food stamps (bunder the Supplemental Nutrition Assistance Program) or housing subsidies Specify:	on-	\$0.00		
8g. Pension or retirement income	8g.	\$0.00		
8h. Other monthly income. Specify: Pro-rated Tax Refund	8h. +	\$583.00 +		
9. Add all other income Add lines 8a + 8b + 8c + 8d + 8e + 8f	+8g + 8h. 9.	\$583.00		
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-fi	10. ling spouse	\$2,050.70 +	=	\$2,050.70
11. State all other regular contributions to the expenses the Include contributions from an unmarried partner, members of friends or relatives.Do not include any amounts already included in lines 2-10 or	f your household, your d	ependents, your roomn		
Specify:			11	+ \$0.00
12. Add the amount in the last column of line 10 to the amount write that amount on the Summary of Schedules and Statistic				\$2,050.70
				Combined monthly income
13. Do you expect an increase or decrease within the year $ ightharpoonup$ No.	after you file this form?			
Yes. Explain:				

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		Do	ocument	Page 31 of 63			
Fill in this infor	mation to identify y	our case:					
Debtor 1	Briana		Winter	3			
Dalata v O	First Name	Middle Name	Last N	ame	Check if this is:		
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last N	ame	An amended filing	J	
United States B	ankruptcy Court for	the: Northern	District of III	inois itate)	A supplement sho expenses as of the		st-petition chapter 13 ng date:
Case number (If known)	_				MM / DD / YYYY		
	Form 106 e J: Your E						12/15
information. If i	more space is need wer every question cribe Your Hous						
	to line 2						
		n a separate household?					
	7 No	. и обранито новобнога:					
<u> </u>	_	ust file Official Forms 106J-2, <i>E</i> .	xnenses for Ser	arate Household of Debto	or 2		
2 Do you have	_	No	nperiodo ioi dop				
Do not list D Debtor 2.	_	Yes. Fill out this information each dependent	2000	nt's relationship to or Debtor 2	Dependent's age	Does do	ependent live ou?
	enses include people other	⊘ No					
than yourself and dependents	d your	Yes					
Part 2: Estir	nate Your Ongo	ing Monthly Expenses					
_	f a date after the l	ur bankruptcy filing date unle pankruptcy is filed. If this is a	-	•	•		•
	•	on-cash government assistar led it on <i>Schedule I: Your Inc</i> o	-				Your expenses
	or home ownershir the ground or lot.	p expenses for your residenc 4.	e. Include first r	nortgage payments and		4.	\$200.00
	uded in line 4:						
4a. Real es	state taxes					4a	\$0.00

4b.

4c.

4d.

\$0.00

\$0.00

\$0.00

4b. Property, homeowner's, or renter's insurance

4c. Home maintenance, repair, and upkeep expenses

4d. Homeowner's association or condominium dues

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Debtor 1 Briana Winters Case number (if known) Last Name

First Name Middle Name Last Name		
		Your expenses
5. Additional mortgage payments for your residence, such as home equity loans	5.	\$0.00
6. Utilities:		
6a. Electricity, heat, natural gas	6a.	\$0.00
6b. Water, sewer, garbage collection	6b.	\$0.00
6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	\$194.00
6d. Other. Specify:	6d	\$0.00
7. Food and housekeeping supplies	7.	\$550.00
8. Childcare and children's education costs	8.	\$68.00
9. Clothing, laundry, and dry cleaning	9.	\$110.00
10. Personal care products and services	10.	\$150.00
11. Medical and dental expenses	11.	\$60.00
12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments	12.	\$125.00
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$0.00
14. Charitable contributions and religious donations	14.	\$0.00
15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a. Life insurance	15a	\$0.00
15b. Health insurance	15b	\$0.00
15c. Vehicle insurance	15c	\$143.00
15d. Other insurance. Specify:	15d	\$0.00
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.		
Specify:	16	\$0.00
17. Installment or lease payments:	10	
17a. Car payments for Vehicle 1	17a	\$0.00
17b. Car payments for Vehicle 2	17b	\$0.00
17c. Other. Specify:	17c	\$0.00
17d. Other. Specify:		\$0.00
18. Your payments of alimony, maintenance, and support that you did not report as dec		\$0.00
your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.	
19. Other payments you make to support others who do not live with you.		
Specify:		\$0.00
20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule		
20a. Mortgages on other property	20a	\$0.00
20b. Real estate taxes.	20b	\$0.00
20c. Property, homeowner's, or renter's insurance	20c	\$0.00
20d. Maintenance, repair, and upkeep expenses.	20d	\$0.00
20e. Homeowner's association or condominium dues	20e	\$0.00

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Debtor 1 Briana			Winters	Case number (if known)		
First N	lame	Middle Name	Last Name			
21. Other. Spe	cify:				21	\$0.00
	your monthly expense	S.				\$1,600.00
	ies 4 through 21.					\$0.00
. ,	` ,	,, ,,	from Official Form 106J-2			\$1,600.00
22c. Add lir	ie 22a and 22b. The res	sult is your monthly exp	enses.		22.	
23. Calculate	our monthly net inco	me.				
23a. Copy	ine 12 (your combined	monthly income) from S	Schedule I.		23a	\$2,050.70
23b. Copy	your monthly expenses	from line 22 above.			23b	\$1,600.00
	ct your monthly expens		icome.			\$450.70
The re	sult is your monthly net	t income.			23c	
For examp	le, do you expect to fini	sh paying for your car le	ses within the year after your within the year or do you no diffication to the terms of	ou expect your		

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Fill in this information to identify your case:								
Debtor 1	Briana		Winters					
	First Name	Middle Name	Last Name					
Debtor 2								
(Spouse, if filing)	First Name	Middle Name	Last Name					
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)					
Case number (If known)			(State)					

Official Form 106Dec

Check if this is an amended filing

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Par	t 1: Sign Below								
	Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?								
	✓ No								
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).							
	Under penalty of perjury, I declare that I have read the summary that they are true and correct.	and schedules filed with this declaration and							
×	/s/ Briana Winters	×							
	Signature of Debtor 1	Signature of Debtor 2							
	Date 9/27/2017	Date							
	MM/DD/YYYY	MM/DD/YYYY							

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Fill in this inf	ormation to identify your o	case:					
Debtor 1	Briana		Winters		_		
Debtor 2	First Name	Middle Nar	me Last Nam	е			
(Spouse, if filing)	First Name	Middle Nar	me Last Nam	е	-		
United States	Bankruptcy Court for the:	Northern	District of Illino				
Case numbe	r		(Stat	e)			
(If known)							Check if this is a
Official	Form 107						amended filing
Statem	ent of Financia	al Δffairs fo	r Individuals	Filina fo	r Rankru	ntcv	04/1
	lete and accurate as po						
information	. If more space is need	ed, attach a separa					
number (if k	nown). Answer every q	uestion.					
Part 1: Giv	ve Details About Your	Marital Status ar	nd Where You Lived	Before			
1. What	is your current marital st	atus?					
Пм	larried						
	ot married						
2. During	g the last 3 years, have yo	ou lived anywhere o	ther than where you li	e now?			
		ou lived allywhere o	ther than where you in	re now:			
	o es. List all of the places yo	ou lived in the last 3	vears. Do not include v	where vou live	now		
Ш.	oo. Liot all of the places y		youro. Do not molado t	viloro you livo	now.		
D	ebtor 1:		Dates Debtor 1 lived	Debtor 2:			Dates Debtor 2 lived
			there				there
				Same a	s Debtor 1		Same as Debtor 1
							_
N	umber Street		From	Number Str	eet		From
_			То				To
C	ity State	Zip Code		City	State	Zip Code	
	•			Same a	s Debtor 1	<u> </u>	Same as Debtor 1
				_			
N	umber Street		From	Number Str	eet		From
_			То				To
<u></u>	ity State	Zip Code		City	State	Zip Code	
_	,	p		,			
	t he last 8 years, did you e <i>tories</i> include Arizona, Calif						
✓ No							
	s. Make sure you fill out S	chedule H: Your Co	odebtors (Official Form	106H).			

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Winters

Debtor 1 Briana Case number (if known) Middle Name First Name Last Name Part 2: Explain the Sources of Your Income Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. Yes. Fill in the details. **Debtor 1** Debtor 2 Sources of income Sources of income **Gross income Gross income** Check all that apply. (before deductions and Check all that apply. (before deductions and exclusions) exclusions) ✓ Wages, Wages, \$3015.85 From January 1 of current year until commissions, commissions, the date you filed for bankruptcy: bonuses, tips bonuses, tips Operating a Operating a business business Wages, \$10000.00 Wages, For last calendar year: commissions, commissions, 2016 (January 1 to December 31, bonuses, tips bonuses, tips YYYY Operating a Operating a business business Wages, Wages, \$10000.00 For the calendar year before that: commissions, commissions. (January 1 to December 31, 2015) bonuses, tips bonuses, tips Operating a Operating a business business Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income Sources of income Gross income from Gross income from Describe below. each source Describe below. each source (before deductions and (before deductions and exclusions) exclusions) From January 1 of current year until the date you filed for bankruptcy: For last calendar year: (January 1 to December 31, 2016 For the calendar year before that: (January 1 to December 31, 2015

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Winters Debtor 1 Briana __ Case number (if known) Middle Name First Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of payment Total amount paid Amount you still owe Was this payment for... Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors

Other

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or '	1 Briana			Wi	inters	Case number	(if known)
	First Name		Middle Name	La	st Name		
nsi cor age	iders include your porations of which	relatives; and you are a for a busir	any general partner an officer, director, ness you operate a	s; relatives of any person in control	general partners; par , or owner of 20% or	tnerships of which y more of their voting	who was an insider? you are a general partner; g securities; and any managing r domestic support obligations,
✓	No						
	Yes. List all pay	ments to	an insider.	Dates of	Total amount	Amount you	Reason for this payment
				payment	paid	still owe	riodotti for tino paymont
	Insider's Name						
	Number Street						
	City	State	Zip Code				
	Insider's Name						
	Number Street						
	City	State	Zip Code				
	No	_	aranteed or cosigne at benefited an ins	·	Total amount paid	Amount you still owe	Reason for this payment Include creditor's name
	Insider's Name						
	Number Street						
	City	State	Zip Code				
	Insider's Name						
	Number Street						
	City	State	Zip Code				

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Winters Debtor 1 Briana Case number (if known) Middle Name First Name Last Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No **V** Yes. Fill in the details. Status of the case Nature of the case Court or agency Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Value of the Describe the property Date property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied.

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Debt	tor 1 Briana	Winters	Case number (if known)	
	First Name Middle Name	Last Name		
11.	Within 90 days before you filed for bankruptcy, did accounts or refuse to make a payment because yo		pank or financial institution, set off any amo	unts from your
	✓ No ☐ Yes. Fill in the details.			
	_	Describe the action th	e creditor took Date action was taken	Amount
	Creditor's Name			
	Number Street			
		Last 4 digits of account	number: XXXX-	
10	City State Zip Code Within 1 year before you filed for bankruptcy, was a	ny of your property in the	nocession of an assigned for the honofit of	oraditore a court
12.	appointed receiver, a custodian, or another official		possession of an assignee for the benefit of	creditors, a court-
	✓ No Yes			
Part	5: List Certain Gifts and Contributions			
13.	Within 2 years before you filed for bankruptcy, did	you give any gifts with a t	otal value of more than \$600 per person?	
	✓ No Yes. Fill in the details for each gift.			
	Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
	Person to Whom You Gave the Gift			
	Number Street			
	City State Zip Code Person's relationship to you			
	Person to Whom You Gave the Gift			· <u></u>
	Number Street			
	City State Zip Code Person's relationship to you			

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	Briana	Winters Case numb	er <i>(it known)</i>	
	First Name Middle Name	Last Name		
. Wi	thin 2 years before you filed for bankruptcy, o	did you give any gifts or contributions with a tota	l value of more than \$600	to any charity?
	l No			
⊻				
	Yes. Fill in the details for each gift or contrib	oution.		
	Gifts or contributions to charities	Describe what you contributed	Date you	Value
	that total more than \$600		contributed	
	Charity's Name			
	Charty's Name			
	Number Street			
	Number Street			
	City State Zip Code	_		
	Only State Zip Code			
d 6:	List Certain Losses			
	Yes. Fill in the details. Describe the property you lost and how the loss occurred	Describe any insurance coverage for the Include the amount that insurance has paid.		Value of property
	now the loss occurred	pending insurance claims on line 33 of <i>Sche A/B: Property.</i>		1031
		. ,		
+ 7.	List Certain Payments or Transfers			
abo	out seeking bankruptcy or preparing a bankr			anyone you consulte
abo	out seeking bankruptcy or preparing a bankr			anyone you consulte
abo	out seeking bankruptcy or preparing a bankrulude any attorneys, bankruptcy petition preparers	uptcy petition?		anyone you consulte
abo	out seeking bankruptcy or preparing a bankrulude any attorneys, bankruptcy petition preparers No	ruptcy petition? s, or credit counseling agencies for services required i	n your bankruptcy.	
abo	out seeking bankruptcy or preparing a bankrulude any attorneys, bankruptcy petition preparers No	uptcy petition?		Amount of
abo	out seeking bankruptcy or preparing a bankrulude any attorneys, bankruptcy petition preparers No	ruptcy petition? s, or credit counseling agencies for services required in the counseling agencies for services agencies agencies for services agencies	n your bankruptcy. Date payment	
abo	out seeking bankruptcy or preparing a bankrulude any attorneys, bankruptcy petition preparers No Yes. Fill in the details.	Puptcy petition? s, or credit counseling agencies for services required in the public period of the public period	Date payment or transfer was made	Amount of payment
abo	but seeking bankruptcy or preparing a bankrulude any attorneys, bankruptcy petition preparers No Yes. Fill in the details. Semrad Law Firm	ruptcy petition? s, or credit counseling agencies for services required in the counseling agencies for services agencies agencies for services agencies	n your bankruptcy. Date payment or transfer	Amount of
abo	but seeking bankruptcy or preparing a bankrulude any attorneys, bankruptcy petition preparers No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid	Puptcy petition? s, or credit counseling agencies for services required in the public period of the public period	Date payment or transfer was made	Amount of payment
abo	but seeking bankruptcy or preparing a bankrulude any attorneys, bankruptcy petition preparers No Yes. Fill in the details. Semrad Law Firm	Puptcy petition? s, or credit counseling agencies for services required in the public period of the public period	Date payment or transfer was made	Amount of payment
abo	but seeking bankruptcy or preparing a bankrulude any attorneys, bankruptcy petition preparers No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue	Puptcy petition? s, or credit counseling agencies for services required in the public period of the public period	Date payment or transfer was made	Amount of payment
abo	but seeking bankruptcy or preparing a bankrulude any attorneys, bankruptcy petition preparers No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue	Puptcy petition? s, or credit counseling agencies for services required in the public period of the public period	Date payment or transfer was made	Amount of payment
abo	but seeking bankruptcy or preparing a bankrulude any attorneys, bankruptcy petition preparers No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue	Puptcy petition? s, or credit counseling agencies for services required in the public period of the public period	Date payment or transfer was made	Amount of payment
abo	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street	Puptcy petition? s, or credit counseling agencies for services required in the public period of the public period	Date payment or transfer was made	Amount of payment
abo	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60643 City State Zip Code	Puptcy petition? s, or credit counseling agencies for services required in the public period of the public period	Date payment or transfer was made	Amount of payment
abo	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60643	Puptcy petition? s, or credit counseling agencies for services required in the public period of the public period	Date payment or transfer was made	Amount of payment
abo	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60643 City State Zip Code Email or website address	Puptcy petition? s, or credit counseling agencies for services required in the public period of the public period	Date payment or transfer was made	Amount of payment
abo	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60643 City State Zip Code	Puptcy petition? s, or credit counseling agencies for services required in the public period of the public period	Date payment or transfer was made	Amount of payment
abo	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60643 City State Zip Code Email or website address Person Who Made the Payment, if Not You	Puptcy petition? s, or credit counseling agencies for services required in the public period of the public period	Date payment or transfer was made	Amount of payment
abo	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60643 City State Zip Code Email or website address	Puptcy petition? s, or credit counseling agencies for services required in the public period of the public period	Date payment or transfer was made	Amount of payment
abo	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60643 City State Zip Code Email or website address Person Who Made the Payment, if Not You Person Who Was Paid	Puptcy petition? s, or credit counseling agencies for services required in the public period of the public period	Date payment or transfer was made	Amount of payment
abo	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60643 City State Zip Code Email or website address Person Who Made the Payment, if Not You	Puptcy petition? s, or credit counseling agencies for services required in the public period of the public period	Date payment or transfer was made	Amount of payment
abo	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60643 City State Zip Code Email or website address Person Who Made the Payment, if Not You Person Who Was Paid	Puptcy petition? s, or credit counseling agencies for services required in the public period of the public period	Date payment or transfer was made	Amount of payment
abo	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60643 City State Zip Code Email or website address Person Who Made the Payment, if Not You Person Who Was Paid Number Street	Puptcy petition? s, or credit counseling agencies for services required in the public period of the public period	Date payment or transfer was made	Amount of payment
abo	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60643 City State Zip Code Email or website address Person Who Made the Payment, if Not You Person Who Was Paid	Puptcy petition? s, or credit counseling agencies for services required in the public period of the public period	Date payment or transfer was made	Amount of payment
abo	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60643 City State Zip Code Email or website address Person Who Was Paid Number Street Chicago Illinois 60643 City State Zip Code Email or website address Person Who Was Paid Number Street	Puptcy petition? s, or credit counseling agencies for services required in the public period of the public period	Date payment or transfer was made	Amount of payment
abo	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60643 City State Zip Code Email or website address Person Who Made the Payment, if Not You Person Who Was Paid Number Street	Puptcy petition? s, or credit counseling agencies for services required in the public period of the public period	Date payment or transfer was made	Amount of payment
abo	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60643 City State Zip Code Email or website address Person Who Was Paid Number Street Chicago Illinois 60643 City State Zip Code Email or website address Person Who Was Paid Number Street	Puptcy petition? s, or credit counseling agencies for services required in the public period of the public period	Date payment or transfer was made	Amount of payment

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Debtor	1 Briana		Winters Cas	e number <i>(if known</i>)	
	First Name	Middle Name	Last Name		
he	elp you deal with your cred o not include any payment o	litors or to make payn		If pay or transfer any property to a	anyone who promised to
ᆫ	res. Fill in the details.				
			Description and value of any prope transferred	payment or transfer was made	Amount of payment
	Person Who Was Paid		-		
	Number Street		-		
			-		
	City State	Zip Code	-		
	No Yes. Fill in the details.		Description and value of property transferred	Describe any property or payments received or debts pin exchange	Date paid transfer was made
	Person Who Received Tra	nsfer	-	in exchange	
	Number Street		-		
	City State Person's relationship to y	Zip Code ou	-		
	Person Who Received Tra	nsfer	-		
	Number Street		-		
	City State Person's relationship to y	Zip Code ou	-		
be	eneficiary? hese are often called asset-p		id you transfer any property to a self-se	ttled trust or similar device of wh	ich you are a
			Description and value of the prop	erty transferred	Date transfer was made
	Name of trust				

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Winters Debtor 1 Briana Case number (if known) Middle Name First Name Last Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance account was before number instrument closed, sold, closing or moved, or transfer transferred XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code City Zip Code State 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? No Name of Storage Facility Name Number Street Street Number City State Zip Code

City

State

Zip Code

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Winters Debtor 1 Briana Case number (if known) Middle Name Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code City State Zip Code Part 10: **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street Number Street City State Zip Code City State Zip Code 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street NumberStreet City State Zip Code City State Zip Code

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Deb		Briana		Palatta Nama	Winters	Cas	se number <i>(ii</i>	fknown)		
		First Name	N.	liddle Name	Last Name					
26.	Hav	e you been a party	y in any judicia	al or administra	ative proceeding und	ler any environme	ntal law? In	clude settlements	and orders	3.
		No Yes. Fill in the det	ails.							
					Court or agency		Nature (of the case		Status of the case
		Case title			Occurt Name					Pending
					Court Name					On appeal
		Case number			NumberStreet					Concluded
				,	City State	Zip Code				_
Par	11:	Give Details Ab	oout Your Bu	siness or Co	nnections to Any I	Business				
27.	With	A sole propri	etor or self-em a limited liabil a partnership rector, or man at least 5% of above applies.	aployed in a tra ity company (L aging executiv the voting or e Go to Part 12.		ner activity, either partnership (LLP) orporation	_	-	business?	
	Ш	res. Check all tha	агарріу ароч	e and IIII in the	details below for each			Employer Identif	fication was	mhay Da mat
					Describe the na	ature of the busine	ess	Employer Identification include Social S		
		Business Name			_			EIN:		
		Number Street			— Name of accou	ıntant or bookkeej	per	Dates business	existed	
		City	State	Zip Code	_			From	То	
					Describe the na	ature of the busine	ess	Employer Identification		
		Business Name			_			EIN:		
		Number Street			Name of accou	ıntant or bookkeej	per	Dates business	existed	
		City	State	Zip Code	_			From	То	
					Describe the na	ature of the busine	ess	Employer Identification		
		Business Name			_			EIN:		
		Number Street			Name of accou	ıntant or bookkeej	ner	Dates business	existed	
		City	State	Zip Code		ant of bookkeep	PO 1	From	То	

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Deb	tor 1	Briana			Winters	Case number (if known)
		First Name		Middle Name	Last Name	
28.		ditors, or othe		d for bankruptcy, did yo	u give a financial statemen	t to anyone about your business? Include all financial institutions,
	\mathbf{P}	No				
	Ш	Yes. Fill in the	e details belo	W.		
					Date issued	
		News			MM/DD/YYYY	
		Name			IVIIVI/DD/TTTT	
		Number Str	reet		•	
		City	State	Zip Code	•	
		lo: p.				
Part	12:	Sign Below				
t	rue a	and correct. I	understand can result ii	that making a false stat n fines up to \$250,000, o	ement, concealing propert or imprisonment for up to 2	nts, and I declare under penalty of perjury that the answers are cy, or obtaining money or property by fraud in connection with 0 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
		_	/s/ Briana W			
		SI	gnature of De	eptor I		Signature of Debtor 2
		Da	ate 9/27/201	7		Date
]	√ ✓ ✓	lo ′es	, -		Financial Affairs for Individe	uals Filing for Bankruptcy (Official Form 107)? ankruptcy forms?
r	√ N	lo				
Ė		es. Name of p	erson			Attach the Bankruptcy Petition Preparer's Notice,

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B2030 (Form 2030) (12/15)

UNITED STATES BANKRUPTCY COURT

		Norti	nern District of Illin	ois	
In re	Briana Winters			Case No.	
	Debtor		_		(If known)
				Chapter	Chapter 13
	DISCLOSURE OF	COMPEN	NSATION OF	ATTORNEY F	FOR DEBTOR
(Pursuant to 11 U.S.C. § 329(a) and F compensation paid to me within one rendered or to be rendered on behalf	year before the	filing of the petition in I	oankruptcy, or agreed t	to be paid to me, for services
F	For legal services, I have agreed to ac	cept			\$4,000.00
F	Prior to the filing of this statement I h	ave received			\$175.00
E	Balance Due				\$3,825.00
2. 7	The source of the compensation paid	to me was:			
	✓ Debtor	Of	ther (specify)		
3. 7	The source of the compensation paid	to me is:			
	Debtor	Of	ther (specify)		
4.	I have not agreed to share the abmembers and associates of my la		compensation with any	other person unless th	ey are
[I have agreed to share the above- members or associates of my law the people sharing in the comper	firm. A copy of	f the agreement, togeth		
5. I	n return for the above-disclosed fee,	I have agreed to	o render legal service fo	r all aspects of the ban	kruptcy case, including:
	 a. Analysis of the debtor's finantial bankruptcy; 	cial situation, a	nd rendering advice to t	he debtor in determinii	ng whether to file a petition in
	b. Preparation and filing of any p	petition, schedu	ules, statements of affair	s and plan which may	be required;
	c. Representation of the debtor	at the meeting o	of creditors and confirm	ation hearing, and any	adjourned hearings thereof;
	d. Representation of the debtor	in adversary pro	oceedings and other cor	ntested bankruptcy ma	itters;
6. E	By agreement with the debtor(s), the a	above-disclose	d fee does not include t	ne following services:	
			CERTIFICATION		
	ertify that the foregoing is a completer(s) in this bankruptcy proceedings.	e statement of a	any agreement or arrang	ement for payment to	me for representation of the
	9/27/2017		,	s/ Megan Holmes	
	Date		S	ignature of Attorney	
				Semrad Law Firm	
				Name of law firm	_

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

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6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

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- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

 Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services. However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$371.76
- 3. Before signing this agreement, the attorney has received, \$175.00 toward the flat fee, leaving a balance due of \$3,825.00; and \$61.76 for expenses, leaving a balance due of \$4,196.76
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:

9/27/2017

Signed:

/s/ Briana Winters

Debtor(s)

/s/ Megan Holmes

Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$275	total fee
+	\$75	administrative fee
	\$200	filing fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes.
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://www.justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to:
http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit
20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Winters, Briana Debtor(s)	Case No	Case No.		
		Chapter.	Chapter13		
	VERIFICA	TION OF CREDITOR MAT	RIX		
Ti knowledge	he above named Debtors hereby verify the.	at the attached list of creditors is tru	ue and correct to the best of their		
Date:	9/27/2017	/s/ Winters, Brian Winters, Briana Signature of Deb			

RALLY MOTOR 1235 Madison St Beaver Dam, WI, 53916

AD ASTRA RECOVERY SERV 7330 W 33RD ST N STE 118 WICHITA, KS, 67205

NW COLLECTOR 3601 ALGONQUIN RD SUITE 232 ROLLING MEADOW, IL, 60008

VERIZON WIRELESS P.O. Box 660108 Dallas, TX, 75266

City of Chicago Parking 121 N. LaSalle St # 107A Chicago, IL, 60602

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Debtor 1 Briana First Name	Winte Middle Name Last N		umber (if known)		
	estions for Reporting Purposes	ane			
16. What kind of debts do you have?	163. Are your debte primarily consumer debte? Consumer debte are defined in 11115 C & 101(8) as				
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	✓ No. I am not filing under Chapter ✓ Yes. I am filing under Chapter 7. Description of the expenses are paid that funds ✓ No. ✓ Yes.	o you estimate that after any			
18. How many creditors do you estimate that you owe?	✓ 1-49✓ 50-99✓ 100-199✓ 200-999	1,000-5,000 5,001-10,000 10,001-25,000		25,001-50,000 50,001-100,000 More than 100,000	
19. How much do you estimate your assets to be worth?		\$1,000,001-\$10 mi \$10,000,001-\$50 r \$50,000,001-\$100 \$100,000,001-\$50	nillion	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion	
²⁰ · How much do you estimate your liabilities to be?		\$1,000,001-\$10 mi \$10,000,001-\$50 m \$50,000,001-\$100 \$100,000,001-\$50	nillion	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion	
Part 7: Sign Below					
For you	I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).				
	I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. ** //s/ Briana Winters Signature of Debtor 2 Signature of Debtor 2				
	Executed on 9/27/2017 MM / DD / YY	YY	Executed on	MM / DD / YYYY	



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Fill in this info	rmation to identify your c	case:			
Debtor 1	Briana		Winters		
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States I	Bankruptcy Court for the:	Northern	District of Illinois		
Coop aumbau		·	(State)		
Case number (If known)					
Official	Form 106De	<u>ec</u>			Check if this is an amended filing
Declarat	ion About an	Individual Deb	tor's Schedules		12/15
money or prop U.S.C. §§ 152, Part 1: Sign	erty by fraud in connect 1341, 1519, and 3571. n Below	tion with a bankruptcy ca		king a false statement, concealing prop \$250,000, or imprisonment for up to 20 y	
	ay or agree to pay com		noy to notp you air out build	raptoy tormo.	
✓ No ☐ Yes.	Name of person		Attach Bankruptcy P	etition Preparer's Notice, Declaration, and	,
			Signature (Official Fo	om 119).	

Signature of Debtor 2

MM/DD/YYYY

Date

Signature of Debtor 1

MM/DD/YYYY

Date 9/27/2017

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Debtor 1	Briana First Name	Middle Name	Winters Last Name	Case number (if known)
28. Wit	THE R. P. LEWIS CO., LANSING MICH. SECTION SHOWS ASSESSED.	anne de la company de la compa		nent to anyone about your business? Include all financial institutions,
□	No Yes. Fill in the details be	elow.		
			Date issued	
	Name		MM/DD/YYYY	_
	Number Street		- Addison-	
	City Stat	e Zip Code		
Part 12:	Sign Below			
true	and correct. I understand	winters	atement, concealing pror	ments, and I declare under penalty of perjury that the answers are perty, or obtaining money or property by fraud in connection with the 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. Signature of Debtor 2 Date
Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?				
☑ ¹	No /es			
Did y	ou pay or agree to pay so	omeone who is not an at	torney to help you fill ou	bankruptcy forms?
☑ ▷	No.			
	es. Name of person	S. C. and C. and C. and C. C. and C. C. and C		Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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Debt	or 1	Briana First Name	Middle Name	Winters	Case number (if known)	
16	<u></u>	ta the Madestonia of the Consequence of the Consequ	The state of the s	Last Name		
10.		Iculate the median family in			ps:	
		a. Fill in the state in which you		Illinois		
	161	b. Fill in the number of people	in your household.	1	_	
	160	 Fill in the median family inco household 	me for your state and size		ad a list of applicable modion in a second are suited as	\$50,765.00
			e separate instructions for	r this form. This list	nd a list of applicable median income amounts, go c may also be available at the bankruptcy clerk's office	aniine a.
17.	Ho	w do the lines compare?			•	
	178	a. Line 15b is less than or under 11 U.S.C. § 1325	equal to line 16c. On the 5(b)(3). Go to Part 3. Do	top of page 1 of th NOT fill out <i>Calcula</i>	is form, check box 1, <i>Disposable income is not dete tion of Disposable Income</i> (Official Form 122C-2).	ermined
	17t	U.S.C. § 1325(b)(3). Go	ne 16c. On the top of pa to Part 3 and fill out C monthly income from lin	alculation of Disp	neck box 2, <i>Disposable income is determined under</i> osable Income (Official Form 122C-2). On line 39	r 11 9 of that
Parti	3:	Calculate Your Commitr	nent Period Under 1	1 U.S.C. §1325(b)(4)	
18.	Co	py your total average month	ly income from line 11.			\$1,348.92
19.					e is not filing with you, and you contend that calcula f your spouse's income, copy the amount from line	
	19a	a. If the marital adjustment doe	es not apply, fill in 0 on lin	ie 19a.		-\$0.00
	19t	o. Subtract line 19a from line	e 18.			\$1,348.92
20.	Cal	Iculate your current monthly	income for the year. Fo	ollow these steps:		
	20a	a. Copy line 19b.				\$1,348.92
		Multiply by 12 (the number of	of months in a year).			x 12
	20b	o. The result is your current mo	onthly income for the year	for this part of the	form.	\$16,187.04
	200	c. Copy the median family inco	me for your state and size	e of household fron	n line 16c.	\$50,765.00
21.	Нον	w do the lines compare?				
	Line 20b is less than line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 3, The commitment period is 3 years. Go to Part 4.					
		Line 20b is more than or equ 4, <i>The commitment period is</i>	al to line 20c. Unless othe 5 years. Go to Part 4.	erwise ordered by th	e court, on the top of page 1 of this form, check bo	эx
Part	4:	Sign Below				
		By signing here I declare und	ler penalty of periun, that	the information on	this statement and in any attachments is true and co	ornot
		by organing more, i decide unio	A Serially of perjury trial		and statement and in any attachments is true and co	nieci.
		✗ /s/ Briana Winters //	Janin Il	410/201	c	
		Signature of Debtor	Julie Vige	ecopy.	Signature of Debtor 2	
		Date 9/27/2017			Date	
		MM/DD/YYYY			MM/DD/YYYY	
		If you checked 17a, do NOT fill you checked 17b, fill out Fo above.			39 of that form, copy your current monthly income	from line 14

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Winters, Briana Debtor(s)	Case No	
		Chapter. Chapter13	The state of the s
	VERIFICA ⁻	TION OF CREDITOR MATRIX	
Tł knowledge	ne above named Debtors hereby verify thate.	at the attached list of creditors is true and correct to the best of	their
Date:	9/27/2017	/s/ Winters, Briana Winters, Briana Signature of Debtor	directo